

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

| | | | |
|--------|----------------|---|---------------------|
| In re: | Lemon, Ralph | § | Case No. 06 B 09419 |
| | Lemon, Viola I | § | |
| | Debtors | § | |
| | | § | |

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/03/2006.

2) The plan was confirmed on 12/19/2006.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/16/2008 and 01/13/2009.

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 06/02/2009.

6) Number of months from filing or conversion to last payment: 33.

7) Number of months case was pending: 35.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$95,800.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|------------------------------------------|-------------|
| Total paid by or on behalf of the debtor | \$24,400.00 |
| Less amount refunded to debtor | \$0 |

NET RECEIPTS: \$24,400.00

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$500.00 |
| Court Costs | \$0 |
| Trustee Expenses & Compensation | \$1,388.14 |
| Other | \$0 |

TOTAL EXPENSES OF ADMINISTRATION: \$1,888.14

Attorney fees paid and disclosed by debtor \$1,391.50

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-----------------------------------|-----------|-----------------|----------------|---------------|----------------|------------|
| Illinois Dept Of Employment Sec | Priority | \$1,800.00 | NA | NA | \$0 | \$0 |
| City Of Chicago | Secured | \$988.57 | \$988.57 | \$988.57 | \$20.00 | \$0 |
| Henry & Sons Consruction | Secured | \$0 | \$0 | \$0 | \$0 | \$0 |
| James M Philbrick | Secured | \$500.00 | NA | NA | \$0 | \$0 |
| Marquette Consumer Finance | Secured | \$12,995.00 | \$12,994.86 | \$12,994.86 | \$12,994.86 | \$2,626.47 |
| Monterey Financial Services | Secured | \$100.00 | \$100.00 | \$100.00 | \$100.00 | \$1.71 |
| Neighborhood Housing/Lending Serv | Secured | \$6,500.00 | \$6,500.00 | \$6,500.00 | \$0 | \$0 |
| Neighborhood Housing/Lending Serv | Secured | \$6,500.00 | NA | NA | \$0 | \$0 |
| Park National Bank | Secured | \$8,000.00 | \$8,000.00 | \$8,000.00 | \$0 | \$0 |
| Park National Bank | Secured | \$250,000.00 | NA | NA | \$0 | \$0 |
| Village of Maywood | Secured | \$577.00 | \$577.00 | \$577.00 | \$483.82 | \$0 |
| Wells Fargo Home Mortgage | Secured | \$113,000.00 | \$98,014.41 | \$98,014.41 | \$0 | \$0 |
| Wells Fargo Home Mortgage | Secured | \$6,285.00 | \$6,285.00 | \$6,285.00 | \$6,285.00 | \$0 |
| AFNI | Unsecured | \$424.00 | NA | NA | \$0 | \$0 |
| AFNI | Unsecured | \$355.00 | NA | NA | \$0 | \$0 |
| Armor Systems Corporation | Unsecured | \$55.00 | NA | NA | \$0 | \$0 |
| Asset Acceptance | Unsecured | NA | \$115.66 | \$115.66 | \$0 | \$0 |

(Continued)

Scheduled Creditors: (Continued)

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Capital One | Unsecured | \$1,567.00 | \$1,581.43 | \$1,581.43 | \$0 | \$0 |
| Capital One | Unsecured | \$1,636.00 | \$1,651.77 | \$1,651.77 | \$0 | \$0 |
| Cavalry Portfolio Services | Unsecured | \$1,001.00 | NA | NA | \$0 | \$0 |
| Check Protection System | Unsecured | \$25.00 | NA | NA | \$0 | \$0 |
| City Of Chicago | Unsecured | NA | \$5,756.30 | \$5,756.30 | \$0 | \$0 |
| City Of Chicago Dept Of Revenue | Unsecured | \$790.00 | \$810.00 | \$810.00 | \$0 | \$0 |
| Dependon Collections Service | Unsecured | \$350.00 | NA | NA | \$0 | \$0 |
| Fbcs Inc | Unsecured | \$564.00 | NA | NA | \$0 | \$0 |
| Gottlieb Memorial Hospital | Unsecured | NA | \$100.00 | \$100.00 | \$0 | \$0 |
| H & F Law | Unsecured | \$50.00 | NA | NA | \$0 | \$0 |
| H & F Law | Unsecured | \$1,138.00 | NA | NA | \$0 | \$0 |
| H & F Law | Unsecured | \$2,237.00 | NA | NA | \$0 | \$0 |
| H & R Accounts Inc | Unsecured | \$203.00 | NA | NA | \$0 | \$0 |
| Henry & Sons Consruction | Unsecured | NA | \$45,478.85 | \$45,478.85 | \$0 | \$0 |
| Illinois Collection Service | Unsecured | \$131.00 | NA | NA | \$0 | \$0 |
| Illinois Dept Of Employment Sec | Unsecured | \$1,800.00 | \$1,866.50 | \$1,866.50 | \$0 | \$0 |
| J C Penney Card Bank N.A. | Unsecured | \$0 | \$1,191.16 | \$1,191.16 | \$0 | \$0 |
| Lord & Taylor | Unsecured | \$688.00 | NA | NA | \$0 | \$0 |
| Loyola University Phys Foundation | Unsecured | NA | \$1,344.49 | \$1,344.49 | \$0 | \$0 |
| Malcolm S Gerald & Assoc | Unsecured | \$20,420.00 | NA | NA | \$0 | \$0 |
| Marquette Consumer Finance | Unsecured | NA | \$0 | \$0 | \$0 | \$0 |
| Medical Business Bureau Inc | Unsecured | \$740.00 | NA | NA | \$0 | \$0 |
| Medical Center | Unsecured | \$3,999.00 | NA | NA | \$0 | \$0 |
| Merchants Credit Guide | Unsecured | \$150.00 | NA | NA | \$0 | \$0 |
| Monterey Financial Services | Unsecured | \$1,196.00 | \$1,196.31 | \$1,196.31 | \$0 | \$0 |
| National Capital Management | Unsecured | \$1,760.00 | \$492.52 | \$492.52 | \$0 | \$0 |
| NCO Financial Systems | Unsecured | \$285.00 | NA | NA | \$0 | \$0 |
| NCO Financial Systems | Unsecured | \$116.00 | NA | NA | \$0 | \$0 |
| Nicor Gas | Unsecured | \$1,815.00 | \$939.63 | \$939.63 | \$0 | \$0 |
| Premium Asset Recovery Corp | Unsecured | NA | \$100.00 | \$100.00 | \$0 | \$0 |
| Providian | Unsecured | \$2,150.00 | \$2,150.89 | \$2,150.89 | \$0 | \$0 |
| RMI/MCSI | Unsecured | \$250.00 | NA | NA | \$0 | \$0 |
| RMI/MCSI | Unsecured | \$250.00 | \$1,000.00 | \$1,000.00 | \$0 | \$0 |
| RMI/MCSI | Unsecured | \$250.00 | NA | NA | \$0 | \$0 |
| RoundUp Funding LLC | Unsecured | \$4,659.00 | \$3,869.00 | \$3,869.00 | \$0 | \$0 |
| RoundUp Funding LLC | Unsecured | \$2,180.00 | \$2,180.89 | \$2,180.89 | \$0 | \$0 |
| RoundUp Funding LLC | Unsecured | NA | \$331.51 | \$331.51 | \$0 | \$0 |

(Continued)

Scheduled Creditors: *(Continued)*

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Trust Fund For Security Deposit | Unsecured | \$3,400.00 | NA | NA | \$0 | \$0 |
| USA Funds | Unsecured | \$5,925.00 | NA | NA | \$0 | \$0 |
| Village of Maywood | Unsecured | NA | \$2,852.07 | \$2,852.07 | \$0 | \$0 |
| World Financial Network Nat'l | Unsecured | \$503.00 | \$503.61 | \$503.61 | \$0 | \$0 |

Summary of Disbursements to Creditors:

| | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|---------------------|--------------------|-------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$98,014.41 | \$0 | \$0 |
| Mortgage Arrearage | \$20,785.00 | \$6,285.00 | \$0 |
| Debt Secured by Vehicle | \$12,994.86 | \$12,994.86 | \$2,626.47 |
| All Other Secured | \$1,665.57 | \$603.82 | \$1.71 |
| TOTAL SECURED: | \$133,459.84 | \$19,883.68 | \$2,628.18 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0 | \$0 | \$0 |
| Domestic Support Ongoing | \$0 | \$0 | \$0 |
| All Other Priority | \$0 | \$0 | \$0 |
| TOTAL PRIORITY: | \$0 | \$0 | \$0 |
| GENERAL UNSECURED PAYMENTS: | \$75,512.59 | \$0 | \$0 |

Disbursements:

| | | |
|-----------------------------|-------------|--------------------|
| Expenses of Administration | \$1,888.14 | |
| Disbursements to Creditors | \$22,511.86 | |
| TOTAL DISBURSEMENTS: | | \$24,400.00 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: July 14, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.